

Information to identify the case:

Debtor 1	Mark Anthony Andreottis II	Social Security number or ITIN	xxx-xx-5548
	First Name Middle Name Last Name	EIN	80-0276082
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-15603-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark Anthony Andreottis II
aka Mark Andreotti, dba Praetorian Investor Svcs

11/3/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Anthony Andreottis, II
Debtor

Case No. 17-15603-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 03, 2021

User: admin
Form ID: 318

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2021:

Recip ID	Recipient Name and Address
db	+ Mark Anthony Andreottis, II, USP Lewisburg, Post Office Box 1000, Lewisburg, PA 17837-1000
aty	Forman Holt, 66 route 17 North, First Fl, Paramus, NJ 07652
aty	+ Maciag Law, LLC, 475 Wall Street, Princeton, NJ 08540-1509
cr	+ 811 Willow Ave Condo Assoc., MBM Group, 215 Adams Street, Hoboken, NJ 07030-2598
acc	+ Bederson LLP, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749
intp	+ Katia Montresor, 811 Willow Ave., #1N, Hoboken, NJ 07030-2916
cr	+ Kearny Bank, C/o Durkin & Durkin, LLC, 1120 Bloomfield Ave, West Caldwell, NJ 07006-7138
intp	+ Kevin Murphy, 811 Willow Ave., #1N, Hoboken, NJ 07030-2916
cr	+ New Jersey Title Insurance Company, 2001 Route 46, Suite 310, Parsippany, nj 07054-1315
cr	+ OCWEN LOAN SERVICING LLC, 6409 Congress Ave Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Sanford Funding LLC, Deborah Feldstein, Esq., Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
cr	+ Travelers Insurance Co., c/o Law offices of David J. Finkler, P.C, 266 Harriston Road, Suite 203, Glen Rock, NJ 07452-3321
517162017	+ 811 Willow Ave. Condo Association, c/o MBM Group, 215 Adams Street, Hoboken, NJ 07030-2598
518304595	+ 811 Willow Avenue Condo Assoc., c/o Law Office of, Meaghan Tuohey, 10 Tilt Street, Haledon, NJ 07508-1332
518301934	+ CATIC Title Insurance Co., c/o William Levant, Kaplin Stewart Meloff Reiter & Stein, 910 Harvest Drive, 2nd Floor, P.O. Box 3037 Blue Bell, PA 19422-0765
517155924	+ Deutsche Bank National Trust Company, Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
516715889	+ Ditech Financial, 1100 Virginia Dr. #100A, Port Washington, PA 19034-3277
516820057	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516951585	+ Fidelity National Title Insurance Company, 2533 N 117th Ave, Omaha, NE 68164-3679
518301935	+ Irene Andreotti, c/o Marianne Pagliaroni, 990 Cropwell Road, Cherry Hill, NJ 08003-1437
517382544	+ Irene Andreottis, Attn: Marianne Pagliaroni, 990 Cropwell Road, Cherry Hill, NJ 08003-1437
516715888	+ Kearny Bank, 120 Passaic Ave, Fairfield, NJ 07004-3523
518304600	+ Kearny Bank f/k/a Kearny, Federal Savings, c/o Durkin & Durkin LLC, 1120 Bloomfield Avenue, Caldwell, NJ 07007. 07006-7138
517362901	+ Maciag Law LLC, Thaddeus R. Maciag, Esq., 475 Wall Street, Princeton, NJ 08540-1509
518301933	Melissa Andreotti, 12 Stone Hedge Drive, Goshen, NY 10924-5410
516959772	+ Ocwen, P.O. Box 24646, W. Palm Beach, FL 33416-4646
516959773	+ PNC Bank, 1 PNC Plaza, 249 5th Ave, Pittsburgh, PA 15222-2707
518997614	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
517363607	+ TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, C/O DAVID J. FINKLER, ESQ., 266 HARRISTOWN RD, SUITE 203, GLEN ROCK, NJ 07452-3321

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Nov 03 2021 20:23:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 03 2021 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		

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		Nov 03 2021 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com		
		Nov 03 2021 20:23:00	A. Atkins Appraisal Company, 122 Clinton Road, Fairfield, NJ 07004-2900
app	+ Email/Text: atkinsappraisal@aol.com		
		Nov 03 2021 20:23:00	A. Atkins Appraisal Corp., 122 Clinton Road, Suite 2A, Fairfield, NJ 07004-2900
auc	+ Email/Text: msklar@ajwillnerauctions.com		
		Nov 03 2021 20:23:00	A.J. Willner Auctions, LLC, PO Box 1012, Springfield, NJ 07081-5012
auc	+ Email/Text: msklar@ajwillnerauctions.com		
		Nov 03 2021 20:23:00	AJ Willner Auctions LLC, POB 1012, Springfield, NJ 07081-5012
517375875	+ EDI: CINGMIDLAND.COM		
		Nov 04 2021 00:28:00	AT&T Mobility II LLC, c/o AT&T Services, Inc., Karen A. Cavagnaro - Lead Paralegal, One AT&T Way Roo 3A104, Bedminster, NJ 07921-2693
516847141	+ EDI: IRS.COM		
		Nov 04 2021 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517038250	EDI: ECMC.COM		
		Nov 04 2021 00:23:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
517284197	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov		
		Nov 03 2021 20:23:00	United State Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
517463159	+ Email/Text: usanj.njbankr@usdoj.gov		
		Nov 03 2021 20:23:00	United States of America, c/o United States Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
516865875	+ EDI: AIS.COM		
		Nov 04 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518304597		Ditech Financial, c/o RAS Cintron.
518304601		Ocwen Loan Servicing, c/o RAS Cintron.
518304602		PNC Bank.
516966581		TBD
518304604		US Bank Trust National, Association as, Trustee of the Cabana, Series III Trust., c/o Freidman Vartollo LLP.
516966580		US Government
518304603		United States of America.
aty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
516878278	*	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
518304692	##+	Melissa Andreotti, 386 Brownstone Court, Wyckoff NJ 07481-2430

TOTAL: 7 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Nov 05, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2021 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor OCWEN LOAN SERVICING LLC ajennings@raslg.com
Alexandra T. Garcia	on behalf of Creditor DITECH FINANCIAL NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Carrie J. Boyle	on behalf of Debtor Mark Anthony Andreottis II cboyle@b-vlaw.com, tking@b-vlaw.com; cvitullo@b-vlaw.com; cjbecf@gmail.com; kgres@mpadlaw.com; tegner@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com; carrie.boyle@comcast.net; J.CR73128@notify.bestcase.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com; cforman@iq7technology.com; ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com; cforman@iq7technology.com; ecf.alert+Forman@titlexi.com
David J. Finkler	on behalf of Creditor Travelers Insurance Co. DFinkler.LawDJF@verizon.net finklerdr93613@notify.bestcase.com
Deborah T. Feldstein	on behalf of Creditor Sanford Funding LLC dfeldstein@caplaw.net
Denise E. Carlon	on behalf of Creditor PNC Bank NA dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Defendant The United States of America eamonn.ohagan@usdoj.gov
Jennifer D. Gould	on behalf of Creditor 811 Willow Ave Condo Assoc. jgould@stark-stark.com mdepietro@stark-stark.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com
Kim R. Lynch	on behalf of Plaintiff Charles M. Forman as Chapter 7 Trustee klynch@formanlaw.com, kanema@formanlaw.com
Kim R. Lynch	on behalf of Trustee Charles M. Forman klynch@formanlaw.com kanema@formanlaw.com
Laura M. Egerman	on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com bkyecf@rasflaw.com; legerman@rasnj.com
Laura M. Egerman	on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC bkyecf@rasflaw.com bkyecf@rasflaw.com; legerman@rasnj.com
Laura M. Egerman	on behalf of Creditor DITECH FINANCIAL bkyecf@rasflaw.com bkyecf@rasflaw.com; legerman@rasnj.com
Meaghan Tuohey	on behalf of Creditor 811 Willow Ave Condo Assoc. meaghan@2eklaw.com G19176@notify.cincompass.com
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Miriam Rosenblatt	on behalf of Creditor OCWEN LOAN SERVICING LLC miriam.rosenblatt@mhllp.com
Mitchell Malzberg	on behalf of Interested Party Katia Montresor mmalzberg@mjmalzberglaw.com dlapham@mjmalzberglaw.com

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Mitchell Malzberg
on behalf of Interested Party Kevin Murphy mmalzberg@mjmalzberglaw.com dlapham@mjmalzberglaw.com

Murphy Durkin
on behalf of Creditor Kearny Bank maresta@durkinlawfirm.com mdurkin@durkinlawfirm.com

Nicholas V. Rogers
on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com

Nicholas V. Rogers
on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC nj.bkecf@fedphe.com

Nicholas V. Rogers
on behalf of Creditor DITECH FINANCIAL nj.bkecf@fedphe.com

U.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov

United States Trustee
USTPRegion03.NE.ECF@usdoj.gov

William J. Levant
on behalf of Creditor New Jersey Title Insurance Company efile.wjl@kaplaw.com

William J. Levant
on behalf of Defendant New Jersey Title Insurance Company efile.wjl@kaplaw.com

William J. Levant
on behalf of Plaintiff CATIC Title Insurance Company efile.wjl@kaplaw.com

TOTAL: 32